

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Samuel R. Nicol, Jr.
Brandi L. Nicol
Debtors

Case No. 24-12143-pmm

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Jul 03, 2024

Form ID: 309I

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Samuel R. Nicol, Jr., Brandi L. Nicol, 16 Thaliabush Lane, Levittown, PA 19054-2902
14899840	+ Credit Corp Solutions, Inc. (Milestone), 121 W. Election Road, Suite 200, Draper, UT 84020-7766
14899842	+ DigniFi, 10800 NE 8th Street, Suite 210, Bellevue, WA 98004-8574
14899864	+ Spirit Financial Credit Union, 8535 New Falls Road, Levittown, PA 19054-1601

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dianamdixonesq@gmail.com	Jul 04 2024 00:41:00	DIANA M. DIXON, Dixon Law Offices, PO Box 8333, Suite 307, Wayne, PA 19087
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 04 2024 00:41:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 04 2024 00:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 04 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 04 2024 00:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jul 04 2024 00:42:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14899833	+ EDI: GMACFS.COM	Jul 04 2024 04:02:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14899834	EDI: CAPITALONE.COM	Jul 04 2024 04:02:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14899835	+ EDI: CAPITALONE.COM	Jul 04 2024 04:02:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14899836	+ EDI: CAPITALONE.COM	Jul 04 2024 04:02:00	Capital One (Cabelas), PO Box 31293, Salt Lake City, UT 84131-0293
14903634	+ EDI: AIS.COM	Jul 04 2024 04:02:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14899837	EDI: WFNNB.COM	Jul 04 2024 04:02:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14899838	EDI: WFNNB.COM	Jul 04 2024 04:02:00	Comenity Bank (Big Lots), Bankruptcy

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14899839	EDI: WFNNB.COM	Jul 04 2024 04:02:00	Department, PO Box 182125, Columbus, OH 43218-2125
14899841	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 04 2024 01:58:26	Comenity Bank (Woman Within), Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14899861	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 04 2024 00:41:00	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14902063	EDI: DISCOVER	Jul 04 2024 04:02:00	Reliance First Capital, LLC, Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
14899843	+ EDI: DISCOVER	Jul 04 2024 04:02:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14899845	EDI: AMINFOFP.COM	Jul 04 2024 04:02:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
14899844	EDI: AMINFOFP.COM	Jul 04 2024 04:02:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
14899848	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 04 2024 00:41:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899849	Email/Text: argbsref@geico.com	Jul 04 2024 00:41:00	Fortiva Retail Credit, PO Box 105555, Atlanta, GA 30348-5555
14899850	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jul 04 2024 00:42:00	Geico, PO Box 70775, Philadelphia, PA 19176-0775
14899851	+ EDI: IRS.COM	Jul 04 2024 04:02:00	Hyundai Motor Finance, Customer Service, PO Box 20829, Fountain Valley, CA 92728-0829
14899852	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 04 2024 00:38:31	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14903157	Email/PDF: resurgentbknotifications@resurgent.com	Jul 04 2024 00:39:13	LVNV Funding, LLC, C/O Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
14899853	+ Email/Text: bankruptcy@marinerfinance.com	Jul 04 2024 00:41:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14899855	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 04 2024 00:41:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14899856	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 04 2024 00:38:30	Mercury Card, PO Box 84064, Columbus, GA 31908-4064
14899858	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 04 2024 00:42:00	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14899859	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 04 2024 00:42:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
14899860	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 04 2024 00:41:00	Midland Credit Management, PO Box 60578, Suite 200, Los Angeles, CA 90060-0578
14903156	Email/PDF: resurgentbknotifications@resurgent.com	Jul 04 2024 01:01:42	Peco Energy Co., ATTN: Legal Department, 2301 Market Street, Philadelphia, PA 19103-1380
14902764	EDI: Q3G.COM	Jul 04 2024 04:02:00	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14899862	+ Email/Text: OpsEscalations@RocketLoans.com	Jul 04 2024 00:41:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
14899863	Email/Text: enotifications@santanderconsumerusa.com	Jul 04 2024 00:42:00	Rocket Loans, 1274 Library Street, 2nd Floor, Detroit, MI 48226-2256

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14899865	EDI: SYNC	Jul 04 2024 04:02:00	Synchrony Bank (Care Credit), ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14903526	+ EDI: AIS.COM	Jul 04 2024 04:02:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14899866	+ EDI: Q3GTBI	Jul 04 2024 04:02:00	The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14900280	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 04 2024 01:01:48	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14899846	*	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899847	*	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899854	*+	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14899857	*+	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2024 at the address(es) listed below:

Name	Email Address
DIANA M. DIXON	on behalf of Joint Debtor Brandi L. Nicol dianamdixonesq@gmail.com
DIANA M. DIXON	on behalf of Debtor Samuel R. Nicol Jr. dianamdixonesq@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Samuel R. Nicol Jr.	Social Security number or ITIN: xxx-xx-8215
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Brandi L. Nicol	Social Security number or ITIN: xxx-xx-0580
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/21/24
Case number:	24-12143-pmm	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Samuel R. Nicol Jr.	Brandi L. Nicol
2. All other names used in the last 8 years	aka Samuel R. Nicol	aka Brandi L. Schaub, aka Brandi L. Schaub-Nicol
3. Address	16 Thaliabush Lane Levittown, PA 19054	16 Thaliabush Lane Levittown, PA 19054
4. Debtor's attorney Name and address	DIANA M. DIXON Dixon Law Offices PO Box 8333 Suite 307 Wayne, PA 19087	Contact phone 215-534-1258 Email: dianamdixonesq@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M.; Reading Office — 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/3/24

For more information, see page 2

7. Meeting of creditors	August 23, 2024 at 9:15 AM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 10/22/24
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/30/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/18/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$534.00 per month for 48 months. The plan is enclosed. The hearing on confirmation will be held on: 9/24/24 at 1:00 PM, Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	